

# How to Protect Your Farm and Ranch

A guide to assist farmers and ranchers in reducing potential losses.





# Introduction

## Here’s why Loss Prevention is important.

Farm and ranch owners face daily challenges, such as competition, labor costs and government regulations, all while trying to keep qualified employees and satisfied customers. The last thing you need to worry about is those unexpected situations and losses that could have been prevented or reduced in severity.

Having a company action plan for loss control can help your operation lessen the possibility of unforeseen damages or losses and the impact of those that do occur.

### Contact Us:

If you are interested in learning more about our free loss control resources, or would like to request free loss control services for your State Farm® insured business, please contact our Business Lines Loss Control unit toll free at (844) 892-8286, or email us at [losscontrol@statefarm.com](mailto:losscontrol@statefarm.com).



Scan this QR code with your mobile device to access additional resources at: [statefarm.com/losscontrol](https://statefarm.com/losscontrol)

## We’ll focus on the following areas:

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# Farm Buildings



Farm buildings are exposed to a number of perils — ranging from how they're built or constructed to the equipment you use in them. Regular inspections and proactive maintenance can help eliminate potential future problems.

## Here's how to avoid some of the pitfalls:

- Make sure all the electrical systems are installed and maintained by a qualified electrician. This includes the overall building as well as individual units.
- Cut back overhanging tree branches from the roof to prevent roof damage.
- Regularly inspect building siding, roofing and flooring for signs of damage and deterioration and promptly repair if damage is found.
- Install corrosion-resistant wiring, fixtures and boxes in hog and dairy barns.
- Ground fault circuit interrupters (GFCI) should be used on any outdoor circuit and on any indoor circuit exposed to moisture or harsh environments.
- Insulation in all buildings should be covered with a 15-minute fire barrier (for example, 1/2-inch rate gypsum board, or 5/8-inch plywood) to reduce the likelihood of fires.
- Keep electrical/control panels clean and clear of spider webs and dust.
- Do not use extension cords as permanent wiring.
- Do not hang brooder lamps by electrical cords. These lamps are to be hung by chains.

## Winter Weather Preparedness

If your farm or ranch is located in a part of the country that experiences winter weather, it is important to know how to minimize the impact of the weight of snow on your farm structures. Below are some suggestions for how to keep your buildings clear of snow to avoid potential structural damage:

- Hire a professional. A person who does this work regularly should know the best techniques and will likely be insured.
- Never work alone. Always have someone with you in case you slip or have an emergency.
- Clear the area. The ladder up to your roof should be positioned on solid ground. Also, make sure the rungs are clear of ice and snow before you climb.
- Secure yourself. If possible, use a strap or belt to anchor yourself to something sturdy, like a chimney.
- Avoid shingle damage. Stay away from picks, hammers or other sharp tools to clear snow and ice.
- Use the right tools. If you have a one-story or flat-roofed structure, invest in a snow rake. These long-handled tools with plastic blades can help you gently pull snow from the edge of the roof line.

# Fire Prevention

Fires can drastically interrupt your farm operation, destroy your property and increase undesired expenses. You probably are a long way from a fire department, so fire safety on the farm has added importance. The following steps can help reduce the likelihood you will be affected:

- Maintain smoke alarms throughout your home and check them regularly to verify that batteries are in proper working condition. (Change batteries annually and replace the units every 10 years.)
- Place approved fire extinguishers in your home, on large tractors or combines, and in barns, shops and machine sheds. The fire extinguishers should be checked and tagged annually by a professional.
- Develop an evacuation plan for family members and employees, including a meeting place, and conduct practice drills.
- Have a licensed electrician periodically inspect your electrical systems. Be sure updates to your current electrical systems are performed by a qualified electrician.
- Inspect and maintain heating units before the beginning of each heating season.
- Clean fireplace/woodstove chimneys prior to the heating season — more often if you use the fireplace regularly.
- Install surge protection on service panels anywhere electronic devices are used.
- Consider installing a lightning protection system. Consult an experienced, licensed contractor in your area.
- Practice good maintenance of your farm or ranch. Cut weeds and grass around buildings, maintain a clean shop and store all chemicals and flammable liquids properly away from farm equipment.
- Don't burn trash outdoors on windy days and don't leave fires unattended.



## Wildfire Prevention

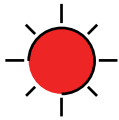
- The best way to protect your home from a wildfire is to remove or reduce the potential fuel within a 30-foot safety zone around your home. (If you live in a high-risk area, increase the safety zone to 100 feet.)
- Remove vines from house walls. Move shrubs and other landscaping away from your house walls.
- Remove highly flammable and low-branched trees, such as evergreens, eucalyptus and juniper.
- For remaining trees, remove limbs within 15 feet of the ground.
- Clear tree debris, such as fallen limbs, leaves and pine needles and cones. Move stacked wood outside the safety zone.
- Pay special attention to clearing debris beneath decks and other overhangs.
- Consider removing wooden exterior structures, such as decks and patios, and replacing them with more fire-resistant materials.
- Install non-combustible roofing and siding materials, such as metal, slate or concrete.
- Clear debris from gutters.
- Install electrical lines underground, if possible.
- Maintain a home inventory and review it with your insurance agent yearly to ensure you are properly insured.
- Collect some basic firefighting tools, including hoses, buckets, shovels, axes, rakes and saws.
- When a wildfire threat exists, use a battery-powered radio to stay aware of current information.
- Wildfires can move very quickly; if authorities issue a wildfire evacuation order, leave the area immediately.
- Develop evacuation plans for livestock, including alternative locations to house animals.
- Farms and ranches are likely located away from traditional fire hydrants. Create and maintain other types of water storage such as a pond, water tank or cistern. Your local fire department can help you determine best practices.

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For more information on fire prevention, please visit [Simple Insights®](#).

# General Farm Safety

Farmers often work in adverse conditions, such as extreme hot or extreme cold, and it can be uncomfortable and dangerous. Consider these precautions:



## Heat

Whether indoors or outside, weather conditions can be a major concern in the workplace. When exposed to excessive heat conditions, farmers can experience heat-induced ailments, such as heat stroke, heat exhaustion and heat cramps.

### Preventive measures include:

- Medical screening
- Gradual acclimatization
- Incorporate a work/rest routine
- Cooled personal protection equipment
- Continual monitoring of employees
- Drinking plenty of water or fluids that contain electrolytes, potassium, salt and sugar.
- Limit coffee, soda and energy drinks.



## Frostbite

This cold stress disorder starts out as a burning sensation in the extremities of the body. The parts most likely to be affected are the fingers and toes, nose, cheeks and ears.

### Some of the signs to watch for:

- Blistering
- Discoloration of the affected area
- A hindered response to touch

A health care provider should be notified at once if these signs appear.

## Noise

Prolonged exposure to loud noises can create hearing loss. It is recommended to wear devices to protect your hearing.



## Working Alone

Farmer worksites can be spread out over several acres putting farmers in a position where they may be working alone for long periods of time. This could mean herding or tending to animals, maintaining fences or buildings, or a variety of other tasks in fields.

Farmers and their employees should have check-in procedures in place. Always be sure someone knows your destination, your estimated time of departure and return, your contact information, your best means of communication (cellphone, hand-held radio, etc.), and your alternate plans in the event of bad weather, traffic problems, etc.

## Emergency Basics



Sometimes, in spite of these efforts, employees may sustain an injury that requires immediate attention. Following are some guidelines to minimize reaction time during an accident.

- Have an adequately supplied first-aid kit available.
- Maintain an easily accessible emergency eyewash station.
- Keep a list of emergency phone numbers (e.g., local fire and police departments and Poison Control).
- Have someone on staff that knows how to perform CPR.



# Grain Bin Safety

Grain bins and silos pose a significant risk to farmers including suffocation or engulfment. There is also the risk of explosion and exposure to grain dust. Below are some safety tips to consider when working around grain handling facilities.

- Be sure grain bins have permanent ladders installed inside and out.
- Never enter a grain bin while unloading equipment is running.
- Always test the bin's air quality to ensure oxygen levels are sufficient and to confirm there is no presence of toxic or flammable gases.
- Never walk on or down the grain to make the grain flow.
- Provide the individual that is entering a bin with a body harness or boatswain chair.
- Before anyone enters a grain bin, be sure someone is stationed outside the bin. Make sure the observer is properly trained on how to provide assistance.
- Turn the power off and lock out all powered equipment associated with the bin prior to entry of the bin.
- All workers must be trained for the work operations they are to perform while working inside of the grain bin.
- Never attempt a rescue without proper training, assistance and equipment.

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For more information on grain bin safety, please visit [OSHA.gov](https://www.osha.gov).

# Tractors/Machinery and ATV/Recreational Vehicles



## Tractors and Machinery

Injuries and deaths on the farm are often caused by tractors and other machinery. When operated correctly, tractors are generally safe. Here are some guidelines to follow when operating tractors and other machinery items.

- Have all operators complete a tractor safety course prior to operating tractors and other farm machinery.
- Ensure all workers are familiar with machinery that is used only a few times a year, such as combines/cotton pickers.
- Make sure all equipment has proper working lights, flashers and slow moving vehicle (SMV) signs to increase visibility.
- Have rollover protection (ROPS) on all tractors and use the seat belt or harness supplied.
- Make sure all power takeoffs (PTO), belts and augers have proper guards and shields in place.
- Confirm everyone is clear of machinery prior to starting the engine, engaging power or operating the machine.
- Turn off power before adjusting, servicing or unclogging power-driven machinery.
- Make sure loads being towed are properly hitched to the drawbar and that pins and chains are in place.
- Have shields and guards in place and maintained at all times.
- Inspect and maintain all hydraulic hoses and couplings.
- Make sure tires are properly inflated.
- Be aware of the terrain and avoid operating equipment near ditches and embankments.
- Power down equipment and allow engine to cool before refueling.



## ATV and Recreational Vehicle Safety

All-terrain vehicles (ATVs) are frequently used to assist in farming operations to round up livestock, pull trailers or carry pesticide applicators. ATVs can be responsible for farm fatalities and injuries. The following safety measures can be taken to help you avoid accident and injury:

- Complete a pre-ride checklist to help make sure your ATV is functioning properly and safe to drive, such as fuel and oil, tires, brakes, steering, chain, radiator and battery checks.
- Do not carry passengers. Carrying a passenger can make ATVs very difficult to control and can be dangerous.
- Do not allow children to ride/drive an ATV. Children under 16 are more susceptible to injury while riding adult ATVs, so make sure you follow the manufacturer's minimum age warning label.
- If you allow children to operate ATVs, make sure they are supervised at all times to make sure they are operating them safely. Always take into consideration their ability and judgment to safely operate an ATV.
- Wear protective gear including a helmet, boots, goggles, gloves, long pants and shirts to prevent cuts/other injuries.
- Maintain proper maintenance schedules.
- Make sure all guards and shields are in place.
- Take a safety training course. Knowing how to stay safe while riding an ATV is essential.
- Let others know where you will be riding and how long you plan on being gone.
- Ride at a proper speed since ATVs can be unstable and difficult to maneuver when driven too fast for conditions.
- No tricks or stunts. They might look fun and easy on ATVs, but they are extremely dangerous.
- Avoid drugs and alcohol, since they can greatly impair judgment, reaction time, and lead to serious accident or injury.
- Drive in appropriate settings. Stay off-road and operate only on safe terrain.
- Check your insurance with your State Farm agent.



# Animals and Livestock



Regardless of the type of livestock you raise, livestock can pose serious risks to farmers, employees and guests on the farm. Below are some tips on how to be safe around livestock.

## Animal Handling

- Always be aware of your surroundings and on guard when working with or around animals.
- Most animals display signs of fear and aggression. Watch for warning signs such as raised or pinned ears, a raised tail, raised back hair, bared teeth, pawing at the ground and /or snorting.
- Make calm, slow and deliberate movements. Avoid loud noises and speak softly.
- Approach the animal at an angle, near the shoulder, not directly from the rear and announce your approach with a gentle touch to the animal's front side.
- As most animals are highly protective of their young, avoid getting between a mother and its newborn baby. Any treatments to the newborn should be done in an area isolated from the mother.
- Extreme caution should be practiced when handling male animals. Only those workers with experience should do so.
- When moving an animal to a new environment, give it a moment to adapt before beginning work.
- Lead ropes should never be wrapped around your hand or body.
- Avoid space between the animal and its secured location. This will help avoid being crushed by the animal and the wall/hitching post.
- Never get between fighting animals and always be in a position that allows you to move away from the animal quickly.
- Allow animals space while they eat and avoid hand feeding.

- When transporting livestock, check brakes, tires and hitches for good working conditions. Check latches after loading.
- Make sure all riding equipment is in good condition. Check stress points and make sure leather or other materials are not dry or cracked.

## Personal Protective Equipment

- When working with animals, always wear steel-toed boots.
- When working with sick or hurt animals, always wear protective gloves and other protective clothing.
- Where applicable, a dust filter mask should be worn to minimize respiratory hazards.

## Livestock Facilities

- Alleyways and other high traffic areas should be grooved.
- Floors should be constructed to allow water to drain quickly. Slatted floors can also be used to keep animals dry.
- Stalls should be cleaned daily to avoid dirty bedding or wet/muddy conditions which can cause ailments to animals.
- Fencing and gates should be strong and durable.
- Alleys and chutes should be wide enough for the animal to pass through but not turn around.
- All electrical wires should be kept completely out of the reach of animals.



# Chemicals and Hazardous Materials

Chemicals and materials at your farm or ranch can be hazardous and should have designated storage areas. Even if the materials are not classified as toxic, the possibility still exists for items that could irritate, burn or cause an allergic reaction or injuries.

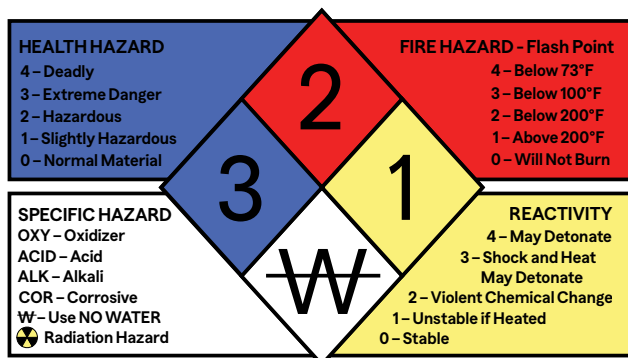
- Read and follow manufacturer's directions for storage, handling and application of chemicals. Most states require applicator training in order to apply restricted chemicals. Contact your county extension agent for additional information or training on chemical handling.
- Use Personal Protective Equipment (PPE), including gloves, eye/face shields, ear plugs, respiratory protection and hats.
- Work in well-ventilated areas when mixing chemicals.
- Apply pesticides and other chemicals on calm days, with little expected wind, to minimize chances of drift.



- Keep harmful chemicals out of reach. Make sure products are tightly sealed and stored in tall cabinets with locks to deter curious children.
- Clean up chemical spills immediately to ensure others are not exposed and to avoid run-off into unintended areas.
- Familiarize yourself with the symptoms of pesticide poisoning and develop an action plan.
- Have an adequately supplied first-aid kit available and maintain an easily accessible emergency eyewash station.
- Keep a list of emergency phone numbers (e.g., local fire and police departments and Poison Control).

## Safety Data Sheets (SDS)

SDS for all chemicals, and the label example pictured below, should be on file. The supplier is responsible to provide these sheets.



# Farm Employee Safety

As an employer, you have the responsibility to provide a safe working environment. If an employee becomes injured on the farm, your operation will suffer. Consider taking the necessary steps to prevent potential incidents in different scenarios.



## Power hand tools and machinery

From minor cuts and abrasions to serious lacerations, exposure to machines and powered hand tools can be detrimental to life, health and productivity. Purchase equipment equipped with guarding or keep the guards on existing machines. Make sure employees are well trained to use them.

- Train employees in the startup, operating and shutdown procedures to ensure machinery is performing properly.
- Inspect all mechanical equipment for possible operating hazards before and after each use.
- Mark any applicable age restrictions that employees must adhere to.

## Hazardous materials and personal protective equipment

Chemicals and materials on the farm can be hazardous and should have designated storage areas. Even if your farm does not use materials that are classified as toxic, the possibility still exists for items that could irritate, burn or cause an allergic reaction.

- Provide proper training for handling and application of pesticides and other chemicals.
- Make sure employees who are required to wear PPE are properly fitted and trained. An adequate supply of PPE should also be on hand for all applicable employees.

### Examples of Personal Protective Equipment (PPE):

- Safety glasses or goggles
- Gloves
- Boots
- Earplugs
- Hard hats
- Respirators
- Body harnesses



## Ladder safety

Ladder accidents can be prevented by taking several practical steps:

- Select and use the correct ladder type for the job. Pay attention to weight and height limits.
- Inspect ladders carefully before use to ensure all parts are in sound condition.
- Follow ladder safety rules and regulations.
- Place ladders on stable, secure ground before climbing.
- Have someone steady the ladder if there is someone available nearby.
- Use sturdy shoes with nonskid soles.

## Safe lifting and back safety

Back injuries can impact employees of any age and physical abilities. Many jobs require the employee to lift and move objects, including materials and machinery. It is important to use proper lifting techniques to protect the back.

Train and encourage employees to follow these lifting techniques:

1. Position your feet in a stance that gives a wide base of support.
2. Bend at the knees to a squatting position. Don't bend from the waist because this puts the back in a vulnerable position.
3. Keep the distance between you and the load at a minimum.
4. Avoid any twisting or jerking motions and lifting overhead.
5. Lift only what you are capable of handling.
6. Take your time. Lift, reach and carry carefully.
7. Ask for help if it feels like or even appears to be more than a one-person job.

# Youth in Agriculture

Farms can be a wonderful place to raise children. However, farming is one of the most dangerous occupations and children of any age may be present on the farm. Children must be supervised at all times and often reminded where they can and can't go on the farm. Keeping children safe on the farm should be a top priority. Here are some tips on how to keep children safe:

- Keep young children away from the worksite and never allow them on equipment (no extra riders).
- Design a "Safe Play" area somewhere on the farm for young children.
- When assigning farm tasks, make sure the task is consistent with a youth's age and ability.
- Be sure to remove keys from equipment after use.
- Conduct a farm safety audit from a child's perspective. Take the time to get down on your hands and knees so you can visual hazards that may not be apparent when you're standing. Include children in the safety audit so they can better understand potential dangers.
- Prevent children from entering farm buildings alone. Always be sure to lock silos and bins.
- Always cap wells and fence off hazardous areas such as retention ponds and sewage pits.
- Keep firearms unloaded and locked in a safe place away from locked up ammunition.
- Make sure products are tightly sealed and stored in tall cabinets with locks to deter curious children.

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For more tips on how to keep children safe, visit the National Children's Center for Rural and Agricultural Health and Safety (NCCRAHS) at <https://cultivatesafety.org>.



# Theft Prevention



Protecting your property — and more important — your safety and well-being — has become a high priority in rural areas these days. This section will help you identify potential theft crimes and measures you can take to prevent them.

- Burglars like to work under the cover of darkness. Maintain adequate lighting around the farmyard and in the home to aid in deterring them.
- Install motion or light sensitive fixtures in these areas to eliminate hiding spots for thieves.
- Have single-cylinder deadbolt locks on all entrance doors to your home.
- Consider installing a monitored alarm system. This will alert authorities when the system detects a burglar. Some systems even allow remote monitoring by phone, computer or tablet.
- Security cameras and driveway and/or fence alarms are also good options that can act as roadblocks for would-be thieves.
- Keep farm buildings closed and locked.
- Eliminate hiding places around your buildings, including overgrown shrubbery, vehicles and trash dumpsters.
- Post “Private Property” or “No Trespassing” signs around the perimeter of your property.
- Record serial numbers of equipment. Engrave equipment and mark livestock to aid in recovery, should a theft occur.
- Avoid leaving keys in tractors and other farm implements when not in use.
- Try to park and store equipment inside of closed buildings or away from the view of a public roadway.
- Keep a count of livestock regularly and maintain current records.
- Ask trusted neighbors to check the farm regularly when you are gone.

## Create an inventory

An accurate inventory and proof of ownership at the time of a loss can make claim settlement easier and faster. The inventory will take time to compile, but the time and frustration it may save you later will more than make up for it. A good farm property inventory includes a detailed list of your equipment and tools, including receipts, descriptions and photos of your farm property.



# Irrigation Equipment



Losses to irrigation equipment can be expensive to repair and potentially cause you to have reduced yields. Here are some tips to prevent irrigation equipment losses:

- Be sure to read and follow all manufacturer guidelines and suggestions for inspections and maintenance.
- Wear appropriate personal protective equipment when working on equipment.
- Check tires for signs of wear and make sure all tires are inflated properly.
- Regularly inspect equipment for signs of breakage and blockage.
- Make sure irrigation system wiring is properly grounded.
- Check system's traveling path and remove barriers from fields that may block or hinder the system's movement.
- Always use ladders to access equipment.
- Be aware of power lines locations and keep pipes at least 15' from all power lines.
- Always inspect equipment after storms to see if it has moved or been damaged.
- Consider installing lightning arresters to protect equipment during lightning storms.
- Always power off equipment and lock the master electric control switch before completing any service on the equipment.



# Disaster/Business Interruption Planning



It is impossible to know when a disaster, such as a flood, hurricane, earthquake or even tornado, is going to strike. When it does happen, the ability to “weather the storm” may depend upon the measures that you take today.

## Take Steps to Avoid Business Interruption

Listed below are some suggestions that may help in assisting you develop an effective business continuity plan.

- **Prepare an inventory** of the items and equipment used in your business. You may also want to photograph these items, and then store both the inventory and the photos in a safe location away from your property.
- **Back up important business records**, such as payroll, tax, accounting and tenant or owner information, at least weekly and store a copy of this information in a safe location off-site.
- **Consider where you could temporarily relocate your office** in an emergency to continue operations.
- **Keep a name and telephone number list** of contractors or repair firms who could make emergency temporary repairs or board up windows should some of your buildings be damaged.
- **Develop a list of key suppliers and creditors** you need to contact in case your business operations are interrupted. Consider occasionally using suppliers outside your local area, so you have a source for items should your local suppliers also be impacted by the disaster.
- **Keep a list of your insurance policies** with your agent’s name and telephone numbers.

## Institute for Business and Home Safety (IBHS)

State Farm® partners with the **Insurance Institute for Business and Home Safety** to provide a free resource to help even the smallest businesses with no experience plan for and quickly recover from any type of interruption. No matter what kind of disruption you have, **IBHS’s OFB-EZ (Open for Business-EZ) toolkit** can help you build a business continuity plan so you can prepare, respond and recover.

Business owners can download the **free OFB-EZ toolkit** from [DisasterSafety.org](http://DisasterSafety.org) so they can create their own business continuity plan. This is also available via a mobile app.

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For more information on weather and disaster preparedness, visit [Simple Insights](#).

# Key Components of a Loss Control Program

**You need a company safety and loss control program. We're here to help.**

This outline is designed to help you reduce insurance and operating costs by helping you detect and correct conditions that may cause losses. Actions that help reduce loss costs also will help reduce the indirect "hidden" costs, such as the cost of temporary labor or production downtime that may be several times greater than the direct costs.

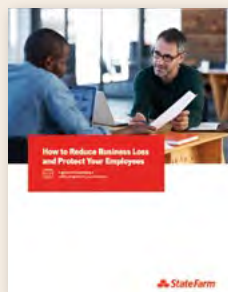


**There are four key elements to set up the foundation of a successful safety and loss control program.**

- 1. Get management support and involvement.** The manager or owner must define the responsibilities of supervisors and other employees. Everyone involved must understand their role and expectations as part of the program, and should be held accountable.
- 2. The loss control program must support the overall objectives of productivity, quality and profit.** It should not be limited to personal injuries, but also address any potential sources of loss, waste, damage or inefficiency.
- 3. Every level of the workforce should be involved in the effort.** The program must fit smoothly into daily operations as a natural extension of usual employee responsibilities.
- 4. All elements of the program should be reviewed periodically.** It's important to evaluate if the objectives are being met or if the program needs adjustments to reflect current goals and objectives.

## How to Reduce Business Loss and Protect Your Employees Guide

If you would like additional information on developing a formal loss control program for your business, including our **How to Reduce Business Loss and Protect Your Employees** guide, visit our [Loss Control page on statefarm.com](#), or call us at 844-892-8286.



## Key Components of a Loss Control Program

- General Company Loss Control Policy Statement and Management Responsibilities
- Selecting a Program Coordinator
- Establishing a Safety Committee
- Employee Selection
- Employee Training
- Health care and Self-Inspections
- Incident Investigation



# Farm Auto Safety



Proper management of your farm or ranch vehicles can help cut down on losses and keep your employees safer. Here are some recommendations:

- **Establish written policies** outlining company procedures for accident response, emergency equipment use and vehicle inspections prior to and during use. The policy should outline expectations and hold employees accountable to the written policy.
- **Create a written safety policy** to set expectations for proper use of the vehicles by employees on or off farm property. Employees should be held accountable to all policies. Safety policies may address, but not be limited to, topics such as:
  - Compliance with local, state and federal laws and regulations
  - Seat belts and other safety equipment
  - Appropriate use of electronic devices, including cellphones, laptops/tablets, GPS devices, two-way radios, etc.
  - Minimizing driver distractions
  - Proper cargo and equipment handling
  - Impaired driving, including substance abuse
  - Use of the vehicle for personal purposes
- **Create a driver agreement** signed by each employee with driving responsibilities to ensure understanding of the safety policy. A copy of the signed, dated agreement should be kept in the employee's file.
- **Conduct safety meetings** on a regular schedule to review topics in the safety policy as well as other safety and driver training issues.
- **Implement an extra review** for current employees and prospective employees who operate their own vehicle or a company vehicle for work. This should include obtaining motor vehicle records, conducting drug testing or requiring additional training as needed.
- **Perform regular maintenance** to make sure that vehicles are safe and roadworthy. Records should be reviewed by management to ensure maintenance is not missed.

## Reducing Losses for Your Business Vehicles and Fleet Guide

If you would like additional information on developing an auto-specific loss control program for your business, including our **Reducing Losses for Your Business Vehicles and Fleet** guide, visit our [Loss Control page on statefarm.com](#), or call us at 844-892-8286.





# Incident Investigation Overview

Through the conscientious investigation of all incidents, with appropriate corrective action taken, both the frequency and severity of these incidents can be reduced. Incident investigations are usually best handled by the immediate supervisor involved. All incidents and near misses should be investigated.

Near misses actually forecast serious injuries. Employees should be taught to report all unsafe acts or conditions to their supervisors, even if no incident occurred. Employees should also be encouraged to provide solutions to these problem situations.

- Investigations should be made as soon as possible after the incident. It should be made clear that investigations are “fact-finding,” or not “fault-finding.” This approach is essential to an open and cooperative response.
- Distinguish between symptoms and causes to make sure the investigation is a meaningful part of your total loss analysis. Here’s an example:

Description of incident:	Worker fell
Unsafe condition(s):	Water spill in barn
Unsafe act(s):	Worker failed to clean up spill or was inattentive
Correction:	Cleaned up spill and instructed worker to be more attentive

The limitations of these types of conclusions are serious. It completely overlooks root causes, such as: How long was the water overlooked? Was the source of the spill corrected? Are water spills a chronic problem? Personnel responsible for your incident investigation should be trained to avoid limitations.

Analyzing incidents and injuries by trends allows for identification of specific areas, jobs or incident types to improve the operation and correct adverse patterns. The person in charge of record keeping should regularly analyze these losses and report findings.

To help you, we have included a sample Incident Investigation form in the back of this booklet. See pages 26 and 27.

## Summarize Investigations in a written report:

1. Name of injured worker, date, and time of incident or near miss
2. Worker’s occupation and other personal data (or description of equipment, material, etc., in case of property damage)
3. Nature of injury, damage, or near miss.
4. Location of incident
5. Description of what happened
6. Analysis of why it happened, including contributory or indirect causes
7. Recommendations on what should be done to prevent reoccurrences
8. Action taken to date and action planned for the future
9. Follow up notes

## Establish a written investigation procedure:

A procedure should supply the information necessary for the proper documentation and follow up of internal incident investigations. It also helps identify potential preventative actions to avoid future loss.

## Incident Record keeping

### A proper incident record should provide the following information:

1. Incident causes
2. Incident costs
3. Near misses
4. Corrective measures

### A few of the common record keeping categories to be considered:

1. Job role
2. Location and time
3. Worker’s occupation
4. Nature of injury, damage or near miss
5. Cause of injury or damage (unsafe act or condition)
6. Incident type (struck against, fall, etc.)
7. Equipment involved in the incident (machine, ladder, etc.)

# Miscellaneous Information



## Responding to Injuries/Incidents

Despite good management and controls, someone may be injured while on your property. Should this occur, respond in a manner that attends to the victim.

- Help the injured person to remain calm and contact emergency services if needed.
- Obtain the facts surrounding the accident.
- Note the condition of the person's clothing and footwear, in case this contributed to the accident.
- Determine if the victim has any physical impairment.
- Look for signs of alcohol or drug intoxication.
- If possible, take a photo of the incident scene as soon as possible.
- Fill out the incident report form located in this booklet, noting weather conditions, lighting, activity at the time of the incident, type of injury, etc. Add information on conditions of property, which may be related to the incident scene, as soon as possible.

## Websites

[statefarm.com](http://statefarm.com) – State Farm  
[statefarm.com/simple-insights/small-business/farm-and-ranch](http://statefarm.com/simple-insights/small-business/farm-and-ranch) – Simple Insights Farm and Ranch Tips  
[sba.gov](http://sba.gov) – U.S. Small Business Administration  
[alarm.org](http://alarm.org) – Electronic Security Association  
[osha.gov](http://osha.gov) – Occupational Safety & Health Administration  
[cdc.gov/niosh](http://cdc.gov/niosh) – National Institute for Occupational Safety and Health  
[asse.org](http://asse.org) – American Society of Safety Engineers  
[nfpa.org](http://nfpa.org) – National Fire Protection Association  
[fema.gov](http://fema.gov) – Federal Emergency Management Agency  
[redcross.org](http://redcross.org) – American Red Cross  
[lightning.org](http://lightning.org) – Lightning Protection Institute  
[weather.com](http://weather.com) – The Weather Channel  
[disastersafety.org](http://disastersafety.org) – Insurance Institute for Business and Home Safety  
[cultivatesafety.org](http://cultivatesafety.org) – National Children's Center for Rural and Agricultural Health and Safety  
[atvsafety.org](http://atvsafety.org) – ATV Safety Institute  
[webpoisoncontrol.org](http://webpoisoncontrol.org) – Poison Control Centers

## Phone Numbers

Police Department \_\_\_\_\_  
Fire Department \_\_\_\_\_  
Poison Control \_\_\_\_\_  
Security Alarm Installer \_\_\_\_\_  
Plumber \_\_\_\_\_  
Electrician \_\_\_\_\_  
Heating Contractor \_\_\_\_\_  
Commercial Cleanup \_\_\_\_\_  
Contractor(s) \_\_\_\_\_  
Glass Company \_\_\_\_\_  
State Farm Agent \_\_\_\_\_  
Other \_\_\_\_\_

## What is Loss Control?

Loss Control is an organized and continuous effort to help lessen the possibility of unforeseen losses and the impact of those that do occur, whether from fires, weather or injuries.

## Why is Loss Control Important?

Because costs can go way beyond dollars and cents, it is best to prepare for such circumstances before they happen. If someone is injured on your premises or property is damaged, you may wonder, what happens now? How do you recover? There may be investigations, meetings and the completion of necessary paperwork. Clearly, these situations can help you to understand just how important loss control is.

**This Loss Control Guide is for general information purposes only. Because of the fast-changing environment of the internet, we are unable to guarantee that every web address (URL) listed in this Loss Control Guide is active or accurate.**

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While the sources listed in this Loss Control Guide tend to be government bodies, professional organizations or businesses with relevant information, there is no guarantee that the information contained on the individual sites is current, accurate or reliable. We are not responsible for the content of any site and are not advocating or supporting any content or any entities associated with the sites listed.

# Sample Farm Ranch Hazards Checklist



Recognizing farm hazards, then taking steps to reduce or eliminate them creates a safer environment for farmers, family and children, farm employees or farm visitors. The following checklist is a tool to assist you with your premises evaluations.

This checklist is a tool for management to use in its efforts to reduce hazards. This checklist is not all-inclusive. There may be additional hazards or unsafe acts that need to be identified and corrected.

## Building Safety

	Yes	No	NA
• Are building walkways and aisles free of obstructions such as debris, junk or tools?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are wood floors free of rot and/or broken boards, exposed nails or other defects?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are concrete floors free of severely broken sections, slippery areas or other defects?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are downspouts clear allowing water to be drained away from buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are low clearance areas, such as doors or beams, marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there adequate lighting in and around buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are covers placed over hay holes, or other floor openings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are light fixtures near combustible materials protected against breakage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a correct size and type of fire extinguisher mounted at the entrance of main buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are trees, branches and other vegetation trimmed back from buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are fuel storage tanks kept at proper distances from all buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are stairs and permanent ladders in good condition and free of obstacles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are handrails installed on stairs where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Grain Bin Safety

• Are silo and grain bin entrances secured against entry by children and farm visitors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is grain bin equipment powered off at main disconnect, locked and tagged before entry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are NIOSH-approved masks or respirators available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are equipment guards and shields in place and in good working condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are permanent ladders installed inside and outside of the grain bin?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Prior to entry, has the air quality been tested to confirm air is free of toxic and flammable gas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Has the oxygen level been tested in the bin or silo to confirm it is safe for entry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a harness and rope available and are they in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a rescue-trained observer stationed outside the bin when someone is inside the bin?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the rescue-trained observer in constant communication with person inside the bin?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the grain bin wiring and electrical suitable for the exterior location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Sample farm ranch hazards checklist (continued)**

**Electrical Safety**

	Yes	No	NA
• Are electrical outlets properly grounded to accommodate (3 wire) appliances and equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electric wires firmly supported or placed in conduit where appropriate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electrical cords, plugs, sockets and switches in good condition and replaced if worn or broken?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is electrical equipment able to be locked in the “off” position?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all workers aware of overhead power lines?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all workers trained on how to shut off the main power in case of an emergency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are extension cords only used on a temporary basis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electrical repairs and installations performed by or inspected by licensed electricians?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electrical panels accessible and free of obstruction, as well as clearly labeled?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electrical systems properly grounded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are electrical outlets, electrical panels, fans and lights clean and free of debris?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are Ground Fault Circuit Interrupters (GFCI) installed in high-moisture areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there corrosion-resistant wiring and fixtures in high-moisture buildings, such as hog and dairy barns?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there surge protection devices on service panels anywhere electronic devices are used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Tractor Safety**

• Is machinery operated and maintained according the instruction manual recommendations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are engines, exhaust systems, belts and chains clear of any crop residue buildup?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the area around the tractor checked to ensure it's clear of children, dogs, equipment, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do drivers enter tractors with three points of contact to prevent falls?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are Power Take-Off (PTO) guards and other shields in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is power shut down before adjusting, unclogging or servicing a power-driven machine?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the “No Extra Riders” rule enforced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are tractors equipped with rollover protection (ROPS) and seat belts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are tractors equipped with working fire extinguishers and first-aid kits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there 'Slow-Moving Vehicle (SMV) emblems mounted on the farm equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are hitches and safety chains in good condition and always used when on public roads?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Does all equipment have proper working lights and flashers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is mounted equipment lowered when exiting the tractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are mirrors in good clean condition and correctly aligned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are tires regularly checked for signs of damage such as abrasion, bulges or tears?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are keys removed from all equipment when not in use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are hydraulics disengaged/de-energized and all equipment stored in lowest gear?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are loads being towed properly hitched to the drawbar with pins and chains in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Trailer Safety

	Yes	No	NA
• Is the ball size correct for the trailer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are wheel bearings repacked and replaced as needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are tires regularly checked for signs of damage such as abrasion, bulges or tears?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are headlights and brake lights regularly checked on both the truck/tractor and trailer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the trailer floor sturdy and clean? Are worn-out boards replaced as needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the brake system regularly inspected and in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are brake controls adjusted as needed depending on the weight of your trailer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the weight distributed properly when loading the trailer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Chemical Safety

• Is an inventory kept up to date for all chemical and pesticides stored on the farm?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are Safety Data Sheets (SDS) for all chemicals on file?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are manufacturer's directions followed regarding storage, handling and application of chemicals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are workers trained on safe handling of chemicals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is appropriate safety and Personal Protective Equipment (PPE) used when handling chemicals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there chemical warning signs on all entrances to the storage area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are "No Smoking" signs placed in prominent locations where chemicals are stored?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are chemical storage areas used exclusively for the storage of chemicals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are chemicals stored safely out of the reach of children and visitors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are chemical storage areas adequately lighted and ventilated to the outside?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are chemicals stored in their original containers with clear and legible labels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are flammable liquids stored in Underwriter Laboratories (UL)-approved containers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is all mixing and preparation of farm chemicals performed at a designated site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are materials available to control spills in the storage area, such as dry sand?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Does the chemical storage location have an area to retain accident spills?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are incompatible materials stored away from each other?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are chemical containers well secured during transport?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there an emergency response procedure in place in the event of a chemical spill?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are containers triple rinsed and disposed of in accordance with local ordinances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the Poison Help Line (1-800-222-1222) posted in visible places?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Sample farm ranch hazards checklist (continued)**

**Field Safety**

	Yes	No	NA
• Is there a buffer zone along ditches allowing ample room for tractors to turn?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are field bridges strong enough to support heavy equipment and loaded trucks or wagons?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are washouts repaired to prevent equipment from becoming stuck?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are stumps and rocks removed from fields? Holes filled? Immovable objects marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Fire Protection**

• Are fire extinguishers serviced regularly and periodically inspected by a licensed electrician?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a Class ABC fire extinguisher in all buildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are fire extinguishers placed on large tractors or combines?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all workers trained on the proper use of fire extinguishers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all workers properly trained for what to do in case of emergencies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are smoke detectors installed and functioning properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are “No Smoking” signs placed in prominent locations around the farm?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is smoking restricted to designated areas only?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is all insulation covered by at least a 15-minute fire barrier?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are light bulbs and heat lamps protected with adequate wires and guards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all emergency phone numbers posted by all the phones?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are lightning rods installed and grounded properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do all farm buildings, regardless of size, have a minimum of two exits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all welding and cutting operations performed in areas free of combustible materials?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are heating units inspected and maintained before the beginning of each heating season?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are fireplace/woodstove chimneys inspected and cleaned prior to the heating season?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is all farm machinery free of combustible materials and buildup?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are permits obtained from the local fire department prior to any open burning when required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the fire department notified prior to burning?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you monitor weather conditions and be flexible when performing open burns?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you sure to protect buildings and fences and build a fire break to contain the fires?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have firefighting tools, such as rakes, shovels and garden hoses, close at hand, for small fires?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have discs, plows and large sprayers on hand for large fires and plenty of help available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• If a fire appears to be getting away, call your fire department immediately.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a clear unobstructed roadway or solid yard area for each building to allow access for the fire department and rescue vehicles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are wells and pumps maintained to provide accessible, year-round water supply for firefighting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Wildfire Safety

	Yes	No	NA
• Is there an evacuation plan in place? Are practice drills conducted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are alternative locations with minimal vegetation available for livestock?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a defensible space established of at least 5 feet around each structure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a defensible space around equipment, fuel and chemical storage areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is water available for the fire department, such as a pond, water tank or cistern?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the dwelling roof fire rated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do vents have 1/8" metal screens to prevent flying embers from entering?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is siding material noncombustible material such as concrete-fiber, stucco, brick or stone veneer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are windows tempered, multi pane glass windows?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Crime

• Is there adequate lighting around the farmyard and house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are there single cylinder deadbolt locks on all entrance doors to your home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are farm buildings kept locked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is an inventory kept of all farm equipment, including serial numbers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is equipment and livestock marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do neighbors check on the farm regularly when you are away?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are pasture and field fences inspected and maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



**Sample farm ranch hazards checklist (continued)**

**Youth Safety**

	Yes	No	NA
• Are young children kept out of the work sites while parents are working?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are young children ever taken for rides on machinery, such as tractors, skid steers, ATVs, etc.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are children ever given rides in buckets, instructional seats or on laps?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is all equipment, especially those with sharp edges, stored in areas not accessible to young children?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are children kept away from grain wagons, grain bins, silos, manure pits and other confined spaces?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all large objects stored safely, such as tires?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all potential drowning hazards addressed, such as fences installed around ponds/mature pits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do young children have a designated safe play area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there an adult or older youth available to supervise young, non-working children?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are youth assigned farm tasks or chores appropriate for their age and ability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are adults providing adequate supervision based on the youth's age/ability and the task?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are youth trained on how to do a task safely and then asked to demonstrate the task before attempting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is appropriate personal protective equipment worn by youth when working?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are youth dressed appropriately for work on the farm?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are youth kept away from unpredictable or dangerous animals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are youth trained to recognize the signs of heat exhaustion and/or hypothermia?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**ATV Safety**

• Are all farm workers trained and certified in how to use and handle an ATV?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is protective gear, such as helmets, gloves and goggles worn when operating an ATV?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Before starting the vehicle, is the gear placed in neutral or park, with the parking brake locked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do all of the lights come on when you start the ATV?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is less than one-third of the ATV's weight on the rear carrying rack?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you complete a pre-ride inspection (oil levels, gas tank, air levels in tires, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all of the important parts of the vehicle tightened (footpegs, footplates, wheels, wheel bolts, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are all lines and cables intact? Any signs of wear or damage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Does the ATV have a Crush Protection Device (CPD)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Always maintain a proper speed for the terrain, visibility and operator's experience level.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Animal and Livestock Safety

	Yes	No	NA
• Are livestock pens, gates, chutes and fences regularly checked and well maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are gates and doors closed after use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do all workers receive animal handling safety training?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is protective footwear worn when handling animals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you leave yourself an "out" when working in close quarters with animals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are animals made aware of your approach so as not to frighten them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you calm and in command when working with animals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you avoid yelling, clapping and other loud noises when working with livestock?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is the floor kept leveled with appropriate traction for livestock?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are ventilation fans and vents in good working condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are heaters kept away from combustible materials?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is all electrical wiring kept out of areas which could be accessed by livestock?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## First Aid/Emergency Plan

• Are directions to your farm posted by the phone or in a central location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are emergency phone numbers posted by all phones?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is it least one person trained in First Aid and CPR?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are designated safe places established for where to go during a flood, tornado, thunderstorm or fire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do all workers have a way to contact other workers in case of an emergency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there a safety training program in place for all new employees and is it reviewed annually?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Does someone always know your location, destination and estimated time of departure and return?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are first-aid kits readily available? Are they checked and replenished periodically?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is there an evacuation plan in place for family members, including a meeting space?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# Sample Incident Investigation

Location: \_\_\_\_\_

Date of report: \_\_\_\_\_

Name of person completing report: \_\_\_\_\_

Describe where the incident occurred (e.g., inside the entryway to building #4):

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Who was injured? (name, address and phone number). Taken to the emergency room or hospital?

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Date and time the incident occurred:

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Weather conditions (if occurred outdoors):

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Injured person's statement of what happened:

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Manager/Supervisor's statement of what was reported to them:

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Witness description:

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Witnesses to the incident. Include workers and any other names and phone numbers.

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**Incident analysis**

What conditions contributed most directly to this incident?

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What are the root fundamental causes of the incident?

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Was the incident a result of a violation of established safety policies? **Yes No**

If yes, explain: \_\_\_\_\_

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Are changes necessary in the operations or procedures to prevent this type of incident in the future? **Yes No**

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**Recommended corrective actions**

Describe recommendations for corrective action(s):

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Schedule or date for the completion of corrective action(s):

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Primary investigator's signature \_\_\_\_\_

Name (print) \_\_\_\_\_ Date \_\_\_\_\_

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